

***IN THE UNITED STATES PATENT AND TRADEMARK OFFICE***

Applicant: Bruce Bent et al.  
Title: SYSTEMS AND METHODS FOR  
ADMINISTERING RETURN  
SWEEP ACCOUNTS  
Appl. No.: 10/071,053  
Filing Date: 02/08/2002  
Examiner: Mary Da Zhi Wang Cheung  
Art Unit: 3694  
Confirmation No. 9308

**AMENDMENT UNDER 37 CFR 1.116**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

This is an amendment in response to the Final Office Action dated July 11, 2008, concerning the above-referenced patent application.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 4 of this document.

**Remarks/Arguments** begin on page 16 of this document.

Please amend the claims as follows: